

Myron Harry
Analyst
State Filings Division
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myron.harry@chartisinsurance.com

RECEIVED

OCT 17 2011

STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD

CHARTIS

September 30, 2011

Honorable Jack Messmore
Acting Director of insurance
Illinois Department of Financial & Professional Regulation
Division of Insurance
320 West Washington Street, 4th Floor
Springfield, Illinois 62767-0001

FILED

MAR 01 2012

STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS

RE: | **AMERICAN HOME ASSURANCE COMPANY**
NAIC #012-19380 FEIN #13-5124990 ✓
2 **COMMERCE AND INDUSTRY INSURANCE COMPANY**
NAIC #012-19410 FEIN #13-1938623 ✓

RATE/RULE Psychoanalysts Professional Liability Program
Our Filing Number: CHS-11-EO-08-2

Dear Acting Director Messmore:

The referenced companies submit for your review and approval revised rates and rating rules, to be used with its Psychoanalysts Professional Liability Program (the "Program") that is currently on file with your Department. Please be advised that the attached rate page and rating rules will replace those currently on file with your Department.

Please refer to the attached Filing Memorandum, Explanatory Memorandum, Rate Page, and Rating Rules for information about the rates and rules included in this submission.

Please be advised that several forms to be used with this program have been submitted under SERFF Tracking number AGNY-127104827.

Your favorable consideration and approval are respectfully requested.

Sincerely,

Myron Harry

Myron Harry

Chartis U.S.
175 Water Street, 17th Floor
New York, NY 10038
www.chartisinsurance.com

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ILLINOIS CERTIFICATION FOR
MEDICAL MALPRACTICE RATES
PSYCHOANALYSTS PROFESSIONAL LIABILITY


(215 ILCS 5/155.18)(3) states that medical liability rates shall be certified in such filing by an officer of the company and a qualified actuary that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience

I, Adam C. Reed, a duly authorized officer American Home Assurance Company and Commerce and Industry Insurance Company am authorized to certify on behalf of the Company making this filing that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience, and that I am knowledgeable of the laws, regulations and bulletins applicable to the policy rates that are the subject of this filing.

I, Mary Gallard, am a member of the Casualty Actuarial Society and a Member of the American Academy of Actuaries and have met the Qualification Standards of the American Academy. I am a duly authorized actuary of the American Home Assurance Company and Commerce and Industry Insurance Company and am authorized to certify on behalf of American Home Assurance Company and Commerce and Industry Insurance Company making this filing that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience, and that I am knowledgeable of the laws, regulations and bulletins applicable to the policy rates that are the subject of this filing.


Assistant Vice President
Signature and Title of Authorized Insurance Company Officer

11/9/2011
Date


Vice President and Associate Actuary
Signature, Title and Designation of Authorized Actuary

11/4/2011
Date

Insurance Company FE# 13-5124990, 13-1938623

Filing Number: CHS-11-EO-08

Insurer's Address 175 Water Street

City: New York State: New York Zip Code: 10038

Contact Person's: Myron Harry

-Name and E-mail myron.harry@chertisinsurance.com

-Direct Telephone and Fax Number: Telephone:

Fax: (212) 458-7077

Neuman, Gayle

From: Neuman, Gayle
Sent: Wednesday, February 22, 2012 3:25 PM
To: 'Harry, Myron'
Subject: RE: American Home Assurance Co/Commerce & Industry Ins Co - filing #CHS-11-EO-08-2

Ms. Harry,

I will process your filing with the March 1, 2012 date. It should be on our website by the end of the week.

Gayle Neuman

Illinois Department of Insurance
(217)524-6497

From: Harry, Myron [<mailto:Myron.Harry@chartisinsurance.com>]
Sent: Wednesday, February 22, 2012 1:44 PM
To: Neuman, Gayle
Subject: RE: American Home Assurance Co/Commerce & Industry Ins Co - filing #CHS-11-EO-08-2

Ms. Neuman,

We would like a March 1, 2012 effective date. Thank you.

Myron Harry

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State Filings Division

(212) 458-7057 Telephone
(212) 458-7077 Facsimile
<mailto:myron.harry@chartisinsurance.com>

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From: Neuman, Gayle [<mailto:Gayle.Neuman@illinois.gov>]
Sent: Friday, February 17, 2012 9:30 AM
To: Harry, Myron
Subject: American Home Assurance Co/Commerce & Industry Ins Co - filing #CHS-11-EO-08-2

Ms. Harry,

The Department of Insurance has now completed its review of the filing referenced above. Previously, you indicated the insurers requested the filing be effective October 18, 2011. Was the filing put in effect on October 18, 2011 or do you wish to have a different effective date?

Your prompt response is appreciated.

Gayle Neuman

Illinois Department of Insurance
Property & Casualty Compliance
(217) 524-6497

Please refer to the Property & Casualty Review Checklists before submitting any filing. The checklists can be accessed through the Department's website at www.insurance.illinois.gov.

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PSYCHOANALYSTS PROFESSIONAL LIABILITY PROGRAM

RATE /RATING RULES FILING MEMORANDUM

1 – SOCIAL WORKERS/MENTAL HEALTH PROFESSIONALS

We are filing a rate for counselors/social workers/mental health professionals that are also psychoanalysts. We wish to use the rates filed with the Counselors Professional Liability Program, filing number CHS-10-EO-12. This filing will allow us to provide coverage for many members of the APsaA who can not find coverage, strengthening our relationship with them.

2 – ADMINISTRATIVE HEARING

The additional premium for the additional proposed limit is consistent with the increased limit rates charged for the existing Administrative Hearing options. The basic policy form and rates for psychoanalysts provides a basic limit for this coverage of \$5,000. We filed additional limit options of \$10,000 and \$25,000 for additional premiums of \$175 and \$500, respectively. Thus far nearly 30% of all insureds have purchased an increased limit option. It is the strong belief of the insurance committee of the American Psychoanalytic Association, that additional increased limit options would have similar appeal. As such, we are proposing an additional limit option of \$50,000 in addition to the existing options of \$10,000 and \$25,000.

Our administrative hearing claim experience over the past few years has averaged about 3 claims per year for an average severity of about \$8,500. The average limit purchased is \$10,000. Roughly 400 policyholders buy this limit at a premium of \$175. Another 20 buy the \$25,000 limit. We anticipate about 15 will buy the \$50,000 limit at the proposed premium of \$835. We expect our exposure rate to remain constant at \$25,000. Our goal is to provide a more inclusive product, and enhance our current relationship with the insured's and the American Psychoanalytic Association.

3 – CORPORATE IDENTITY PROTECTION (CIP) Program

The basic limit of \$10,000 will be automatically included with each policy issued. Currently there is no experience from which we can derive an experience based premium. However, based on industry research as to frequency of events in total (regardless of industry), and that information balanced with our opinion of the risk of a Psychoanalyst practice relative to all other risk, which we believe is very low,

we trust the frequency of loss will be less than 6 per year on the entire portfolio on a countrywide basis.

For the additional limit options of \$25,000, \$50,000, and \$100,000 we anticipate that the take-up rate for these options will be similar to the take-up rate for our Administrative Hearing options. Specifically, we estimate that 20% of insured's will opt to purchase the \$25,000 limit option, 10% of insured's will opt to purchase the \$50,000 limit option, and 5% will opt to purchase the \$100,000 limit option on a countrywide basis. The proposed additional premiums for these limit options are \$150, \$300, and \$600 respectively. If the estimated take-up rates hold, the premium allocated to this coverage option would be \$246,400 on a countrywide basis. This premium will fund 3 limit losses at the basic limit of \$10,000 each, as well as 1 limit loss at each of the \$25,000, \$50,000 and \$100,000 limit options, as well as the Company's expenses. We believe this is a reasonable approach to estimating loss exposure within each limit option as it assumes a whole loss within each limit, as opposed to allocating the estimated 6 losses (as with the analysis of the basic limit option above) in exact proportion to the estimated take-up rate, which would cause us to assume that only partial limit losses would occur within the higher limit options.

**AMERICAN HOME ASSURANCE COMPANY
COMMERCE AND INDUSTRY INSURANCE COMPANY
PSYCHOANALYST PROFESSIONAL LIABILITY
Occurrence Rating Rules
ILLINOIS**

1. **Coverage:** All coverages are written on an occurrence basis. For details of coverage, please refer to the policy form.
2. **Limits of Liability:** Manual rates provide a basic professional liability limit of \$1,000,000 each occurrence and \$3,000,000 aggregate as well as \$5,000 for Administrative Hearing coverage, as well as \$10,000 for Corporate Identity Protection coverage. The standard coverage provides for one limit to apply to all persons listed under a single policy. When a corporation or partnership is also covered, the organization shares in the limit of liability with the Named Insured.
3. **Rating Procedure:**
- | | |
|--------------------------------|--|
| Individual | Each individual psychoanalyst receives a basic rate which is derived from the location of the practice. |
| Corporation/Partnership | Inclusive limits coverage, within the same individual insured's limits of liability, included automatically. |
| Landlord | Landlord may be added as an additional insured at an additional charge of 20% of policy premium. |
| Additional Insured | May be added as an additional insured at an additional charge of 20% of policy premium. |
4. **Deductibles:** \$0
5. **Rating Modifications:** The manual rates for insureds may be modified by the following credit/debits:
- Electro-convulsive Therapy (ECT) - An additional charge of 25% will be made for psychoanalysts performing ECT.
 - Part-time - Each individual will be charged 50% of the full-time premium rate for psychoanalysts practicing 20 hours or less per week.
 - Risk Management Credit 0 - 10%- Attended risk management seminar in the last 12 months or participated in continuing education program.
 - Training Credit 20% - Psychologists, Social Workers and other Mental Health Professionals who have completed training and are licensed to practice as a Psychoanalyst, but are not trained or licensed as a Medical Doctor.

Maximum credit will not exceed 30%.

6. **Administrative Hearing:** Additional limits for Administrative Hearing Coverage are available as provided within the Rate Sheet.

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7. **Corporate Identity Protection:** Additional limits for Corporate Identity Protection are available as provided within the Rate Sheet.

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8. **The following definition applies to School/Institute/Society. An outpatient visit shall be defined as follows:**

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- a) Individual Counseling: each face-to-face visit is considered one (1) visit;
- b) Group Counseling: each patient in group session is considered one (1) visit;
- c) ALL visits performed under the direction of the School/Institute/Society, whether conducted on school property or in a private facility are to be included in the school's total outpatient number.

9. **Exposure Reporting Basis:** The exposure reporting basis for psychoanalysts is per person per 12 month period.

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9. **Quarterly Installment Plan:** The charge for premium installments shall be the lesser of one percent (1%) of the total premium or \$25.00 per installment. There will be no interest charges on installment payments. Any additional premium resulting from changes to the policy will be spread equally over the remaining installments, if any. If there are no remaining installments, additional premium resulting from changes to the policy will be billed immediately as a separate transaction.

First Quarter = 40%

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Neuman, Gayle

From: Harry, Myron [Myron.Harry@chartisinsurance.com]
Sent: Monday, November 21, 2011 2:56 PM
To: Neuman, Gayle
Subject: RE: American Home Assurance Co / Commerce & Industry Ins Co - Filing CHS-11-EO-08-2
Attachments: IL Rates Page 2009(2).pdf

Ms. Neuman,

In response to your email dated November 14, 2011, we offer the following:

1. Filing Number CHS-10-EO-12 (Counselors Professional Liability Program) was not submitted to your office, this filing is exempt pursuant to Illinois filing requirements.
2. Attached please find an Illinois Rates Page filed June 1, 2010 and Occurrence Rating Rules Page filed April 1, 2010 for American Home Assurance Company and Commerce & Industry Insurance Company.

Please let us know if we can be of any further assistance.

Myron Harry

Analyst
Chartis
State Filings Division

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<mailto:myron.harry@chartisinsurance.com>

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From: Neuman, Gayle [<mailto:Gayle.Neuman@illinois.gov>]

Sent: Monday, November 14, 2011 2:39 PM

To: Harry, Myron

Subject: RE: American Home Assurance Co / Commerce & Industry Ins Co - Filing CHS-11-EO-08-2

Ms. Harry,

When was filing CHS-10-EO-12 submitted? And for what companies?

The last filing for rates for psychoanalyst is AIC-07-EO-22 effective July 2, 2008. All the rates have changed with this filing, however there was no RF-3 or mention of a rate increase. Please advise.

I don't see what any of this information was filed for Commerce and Industry Insurance Company before. Is this correct?

I request receipt of your response by November 18, 2011.

Gayle Neuman

Illinois Department of Insurance
(217)524-6497

From: Harry, Myron [<mailto:Myron.Harry@chartisinsurance.com>]
Sent: Friday, November 11, 2011 4:55 PM
To: Neuman, Gayle
Subject: RE: American Home Assurance Co / Commerce & Industry Ins Co - Filing CHS-11-EO-08-2

Ms. Neuman,

In response to your email dated October 18, 2011, we offer the following:

1. We would like an effective date of October 18, 2011.
2. Our plan for gathering and reporting statistics is provided by ISO.
3. Attached please find an Illinois Certification for Medical Malpractice.

Please let us know if we can be of any further assistance.

Myron Harry

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Neuman, Gayle

From: Harry, Myron [Myron.Harry@chartisinsurance.com]
Sent: Friday, November 18, 2011 3:48 PM
To: Neuman, Gayle
Subject: FW: American Home Assurance Co / Commerce & Industry Ins Co - Filing CHS-11-EO-08-2

Ms. Neuman,

We would like to request an extension to November 23, 2011 to adequately prepare our response to you email dated November 14th. Thank you.

Myron Harry

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State Filings Division

(212) 458-7057 Telephone
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From: Neuman, Gayle [<mailto:Gayle.Neuman@illinois.gov>]
Sent: Monday, November 14, 2011 2:39 PM
To: Harry, Myron
Subject: RE: American Home Assurance Co / Commerce & Industry Ins Co - Filing CHS-11-EO-08-2

Ms. Harry,

When was filing CHS-10-EO-12 submitted? And for what companies?

The last filing for rates for psychoanalyst is AIC-07-EO-22 effective July 2, 2008. All the rates have changed with this filing, however there was no RF-3 or mention of a rate increase. Please advise.

I don't see what any of this information was filed for Commerce and Industry Insurance Company before. Is this correct?

I request receipt of your response by November 18, 2011.

Gayle Neuman

Illinois Department of Insurance
(217)524-6497

From: Harry, Myron [<mailto:Myron.Harry@chartisinsurance.com>]
Sent: Friday, November 11, 2011 4:55 PM
To: Neuman, Gayle
Subject: RE: American Home Assurance Co / Commerce & Industry Ins Co - Filing CHS-11-EO-08-2

Ms. Neuman,

In response to your email dated October 18, 2011, we offer the following:

1. We would like an effective date of October 18, 2011.
2. Our plan for gathering and reporting statistics is provided by ISO.
3. Attached please find an Illinois Certification for Medical Malpractice.

Please let us know if we can be of any further assistance.

Myron Harry

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Neuman, Gayle

From: Harry, Myron [Myron.Harry@chartisinsurance.com]
Sent: Friday, November 11, 2011 4:55 PM
To: Neuman, Gayle
Subject: RE: American Home Assurance Co / Commerce & Industry Ins Co - Filing CHS-11-EO-08-2
Attachments: IL MedMal Cert.pdf

Ms. Neuman,

In response to your email dated October 18, 2011, we offer the following:

1. We would like an effective date of October 18, 2011.
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3. Attached please find an Illinois Certification for Medical Malpractice.

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From: Neuman, Gayle [<mailto:Gayle.Neuman@illinois.gov>]
Sent: Tuesday, October 18, 2011 12:03 PM
To: Harry, Myron
Subject: American Home Assurance Co / Commerce & Industry Ins Co - Filing CHS-11-EO-08-2

Ms. Harry,

I am in receipt of the above referenced filing submitted with your letter dated September 30, 2011. The filing was received by the Department on October 17, 2011.

Please provide the effective date for the filing. The filing could have an effective date of October 17, 2011 and after.

Please indicate if your company has a plan for the gathering of statistics or the reporting of statistics to statistical agencies? If yes, what stat agency is being used?

215 ILCS 5/155.18 states it shall be certified in this filing by an officer of the company and a qualified actuary that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience. This information is required in every rate/rule filing for medical malpractice.

Your prompt attention is appreciated.

Gayle Neuman

Illinois Department of Insurance
Property & Casualty Compliance
(217) 524-6497

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Neuman, Gayle

From: Neuman, Gayle
Sent: Monday, November 07, 2011 7:42 AM
To: 'Harry, Myron'
Subject: RE: American Home Assurance Co / Commerce & Industry Ins Co - Filing CHS-11-EO-08-2

Ms. Harry,

I will extend the due date to November 11, 2011.

Gayle Neuman

Illinois Department of Insurance
(217)524-6497

From: Harry, Myron [<mailto:Myron.Harry@chartisinsurance.com>]
Sent: Friday, November 04, 2011 2:00 PM
To: Neuman, Gayle
Subject: RE: American Home Assurance Co / Commerce & Industry Ins Co - Filing CHS-11-EO-08-2

Ms. Neuman,

We are in the process of responding to your request; unfortunately we would need a couple more days to adequately respond to your request. Could we please have an extension to Friday, November 11, 2011?

In addition, we do apologize for not submitting this information with the filing. Thank you.

Myron Harry

Analyst
Chartis
State Filings Division

(212) 458-7057 Telephone
(212) 458-7077 Facsimile
<mailto:myron.harry@chartisinsurance.com>

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From: Neuman, Gayle [<mailto:Gayle.Neuman@illinois.gov>]
Sent: Tuesday, November 01, 2011 9:35 AM
To: Harry, Myron
Subject: FW: American Home Assurance Co / Commerce & Industry Ins Co - Filing CHS-11-EO-08-2

Ms. Harry,

I request receipt of a response to the e-mail below by no later than November 4, 2011. All information requested should have been presented with the filing when it was submitted.

Gayle Neuman

Illinois Department of Insurance
(217)524-6497

From: Neuman, Gayle
Sent: Tuesday, October 18, 2011 11:03 AM
To: 'Harry, Myron'
Subject: American Home Assurance Co / Commerce & Industry Ins Co - Filing CHS-11-EO-08-2

Ms. Harry,

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Your prompt attention is appreciated.

Gayle Neuman

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Property & Casualty Compliance
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Neuman, Gayle

From: Harry, Myron [Myron.Harry@chartisinsurance.com]
Sent: Friday, December 23, 2011 11:57 AM
To: Neuman, Gayle
Subject: RE: American Home Assurance Co / Commerce & Industry Ins Co - Filing CHS-11-EO-08-2

Ms. Neuman,

In response to your email dated December 8, 2011, we offer the following:

In our filing no. CHS-11-EO-12 (SERFF Tracking No. AGNY-126579184), we filed our Counselors Professional Liability Program forms and endorsements. When we submitted the filing, we indicated in the General Description that the rating methodology for the Program is not required to be filed per Illinois's state's requirement. We interpret the filing requirements of Regulations §754.20 and §754.40 as only applying to rate level changes. In addition, the coverage with respect to the Counselors Professional Liability program is Errors and Omissions coverage and not medical malpractice liability as discussed in that filing.

Please let us know if we can be of any further assistance.

HAPPY HOLIDAYS!!

Myron Harry

Analyst
Chartis
State Filings Division

(212) 458-7057 Telephone
(212) 458-7077 Facsimile
<mailto:myron.harry@chartisinsurance.com>

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From: Neuman, Gayle [mailto:Gayle.Neuman@illinois.gov]
Sent: Thursday, December 08, 2011 2:54 PM
To: Harry, Myron
Subject: RE: American Home Assurance Co / Commerce & Industry Ins Co - Filing CHS-11-EO-08-2

Ms. Harry,

Why was the counselors professional liability program exempt from our filing requirements?

Your prompt attention is requested.

Gayle Neuman

Illinois Department of Insurance
(217)524-6497

From: Harry, Myron [mailto:Myron.Harry@chartisinsurance.com]
Sent: Monday, November 21, 2011 2:56 PM
To: Neuman, Gayle
Subject: RE: American Home Assurance Co / Commerce & Industry Ins Co - Filing CHS-11-EO-08-2

Ms. Neuman,

In response to your email dated November 14, 2011, we offer the following:

1. Filing Number CHS-10-EO-12 (Counselors Professional Liability Program) was not submitted to your office, this filing is exempt pursuant to Illinois filing requirements.
2. Attached please find an Illinois Rates Page filed June 1, 2010 and Occurrence Rating Rules Page filed April 1, 2010 for American Home Assurance Company and Commerce & Industry Insurance Company.

Please let us know if we can be of any further assistance.

Myron Harry

Analyst
Chartis
State Filings Division

(212) 458-7057 Telephone
(212) 458-7077 Facsimile
<mailto:myron.harry@chartisinsurance.com>

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175 Water Street, 17th Floor
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Please visit our Website at:
www.chartisinsurance.com

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From: Neuman, Gayle [mailto:Gayle.Neuman@illinois.gov]
Sent: Monday, November 14, 2011 2:39 PM
To: Harry, Myron
Subject: RE: American Home Assurance Co / Commerce & Industry Ins Co - Filing CHS-11-EO-08-2

Ms. Harry,

When was filing CHS-10-EO-12 submitted? And for what companies?

The last filing for rates for psychoanalyst is AIC-07-EO-22 effective July 2, 2008. All the rates have changed with this filing, however there was no RF-3 or mention of a rate increase. Please advise.

I don't see what any of this information was filed for Commerce and Industry Insurance Company before. Is this correct?

I request receipt of your response by November 18, 2011.

Gayle Neuman

Illinois Department of Insurance
(217)524-6497

From: Harry, Myron [mailto:Myron.Harry@chartisinsurance.com]
Sent: Friday, November 11, 2011 4:55 PM
To: Neuman, Gayle
Subject: RE: American Home Assurance Co / Commerce & Industry Ins Co - Filing CHS-11-EO-08-2

Ms. Neuman,

In response to your email dated October 18, 2011, we offer the following:

1. We would like an effective date of October 18, 2011.
2. Our plan for gathering and reporting statistics is provided by ISO.
3. Attached please find an Illinois Certification for Medical Malpractice.

Please let us know if we can be of any further assistance.

Myron Harry

Analyst
Chartis
State Filings Division

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**AMERICAN HOME ASSURANCE COMPANY
COMMERCE AND INDUSTRY INSURANCE COMPANY
PSYCHOANALYST PROFESSIONAL LIABILITY
Occurrence Rating Rules
ILLINOIS**

FILED

MAR 01 2012

**STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS**

1. **Coverage:** All coverages are written on an occurrence basis. For details of coverage, please refer to the policy form.
2. **Limits of Liability:** Manual rates provide a basic professional liability limit of \$1,000,000 each occurrence and \$3,000,000 aggregate as well as \$5,000 for Administrative Hearing coverage, as well as \$10,000 for Corporate Identity Protection coverage. The standard coverage provides for one limit to apply to all persons listed under a single policy. When a corporation or partnership is also covered, the organization shares in the limit of liability with the Named Insured.
3. **Rating Procedure:**

Individual	Each individual psychoanalyst receives a basic rate which is derived from the location of the practice.
Corporation/Partnership	Inclusive limits coverage, within the same individual insured's limits of liability, included automatically.
Landlord	Landlord may be added as an additional insured at an additional charge of 20% of policy premium.
Additional Insured	May be added as an additional insured at an additional charge of 20% of policy premium.
4. **Deductibles:** \$0
5. **Rating Modifications:** The manual rates for insureds may be modified by the following credit/debits:
 - Electro-convulsive Therapy (ECT) - An additional charge of 25% will be made for psychoanalysts performing ECT.
 - Part-time - Each individual will be charged 50% of the full-time premium rate for psychoanalysts practicing 20 hours or less per week.
 - Risk Management Credit 0 - 10%- Attended risk management seminar in the last 12 months or participated in continuing education program.
 - Training Credit 20% - Psychologists, Social Workers and other Mental Health Professionals who have completed training and are licensed to practice as a Psychoanalyst, but are not trained or licensed as a Medical Doctor.

Maximum credit will not exceed 30%.
6. **Administrative Hearing:** Additional limits for Administrative Hearing Coverage are available as provided within the Rate Sheet.
7. **Corporate Identity Protection:** Additional limits for Corporate Identity Protection are available as provided within the Rate Sheet.
8. **The following definition applies to School/Institute/Society. An outpatient visit shall be defined as follows:**
 - a) Individual Counseling: each face-to-face visit is considered one (1) visit;
 - b) Group Counseling: each patient in group session is considered one (1) visit;
 - c) ALL visits performed under the direction of the School/Institute/Society, whether conducted on school property or in a private facility are to be included in the school's total outpatient number.
9. **Exposure Reporting Basis:** The exposure reporting basis for psychoanalysts is per person per 12 month period.
9. **Quarterly Installment Plan:** The charge for premium installments shall be the lesser of one percent (1%) of the total premium or \$25.00 per installment. There will be no interest charges on installment payments. Any additional premium resulting from changes to the policy will be spread equally over the remaining installments, if any. If there are no remaining installments, additional premium resulting from changes to the policy will be billed immediately as a separate transaction.

First Quarter = 40%

Second Quarter = 20%
Third Quarter = 20%
Fourth Quarter = 20%

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STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS

**AMERICAN HOME ASSURANCE COMPANY
COMMERCE AND INDUSTRY INSURANCE COMPANY
PSYCHOANALYSTS PROFESSIONAL LIABILITY
ILLINOIS**

I. PSYCHOANALYSTS PROFESSIONAL LIABILITY RATES

LIMITS OF LIABILITY	RATE
\$200,000\600,000	2,395
\$1,000,000\1,000,000	3,951
\$1,000,000\3,000,000	4,356
\$2,000,000\2,000,000	4,705
\$2,000,000\3,000,000	4,836
\$2,000,000\4,000,000	4,967
\$2,000,000\5,000,000	5,097
\$2,000,000\6,000,000	5,228
\$3,000,000\3,000,000	5,226
\$3,000,000\4,000,000	5,356
\$3,000,000\5,000,000	5,487
\$4,000,000\4,000,000	5,634
\$4,000,000\5,000,000	5,765
\$5,000,000\5,000,000	5,987

II. SOCIAL WORKERS AND OTHER MENTAL HEALTH PROFESSIONALS

LIMITS OF LIABILITY	RATE
\$1,000,000\1,000,000	262
\$1,000,000\3,000,000	299
\$1,000,000\4,000,000	311
\$2,000,000\2,000,000	305
\$2,000,000\4,000,000	318

III. SCHOOL/INSTITUTE/SOCIETY RATES

A. SCHOOL/INSTITUTE

LIMITS OF LIABILITY	RATES BASED ON OUTPATIENT VISITS
\$100,000/\$300,000	0.509 first 5,000 visits
	0.407 next 3,000 visits
	0.367 next 8000 visits and over
\$500,000/\$500,000	0.652 first 5,000 visits
	0.521 next 3,000 visits
	0.469 next 8000 visits and over
\$1,000,000/\$1,000,000	0.754 first 5,000 visits
	0.603 next 3,000 visits
	0.543 next 8000 visits and over
\$1,000,000/\$3,000,000	1.240 first 5,000 visits
	0.992 next 3,000 visits
	0.893 next 8000 visits and over

Minimum Policy Premium - \$750 for \$1,000,000/\$1,000,000
\$1,000 for \$1,000,000/\$3,000,000

B. SOCIETIES

LIMITS OF LIABILITY	PREMIUM
\$500,000/\$500,000	345
\$1,000,000/\$1,000,000	530
\$1,000,000/\$3,000,000	796

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**STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS**

IV. **ADDITIONAL COVERAGES**
 ECT - Electroconvulsive Therapy Coverage - An additional charge of 25%
 Part-Time Psychoanalysts- 50% for psychoanalysts practicing 20 hours or less per week

V. **ADDITIONAL INSURED CHARGES:**
 Landlord: 20% of the policy premium
 Corporation with Other Employees: 40% of the policy premium
 Additional Insured: 20% of the policy premium. Only applies to School/Institute/Society

VI. ADMINISTRATIVE HEARING	INCREASED LIMITS	RATE
	\$10,000	\$175
	\$25,000	\$500
	\$50,000	\$835

VII. **CORPORATE IDENTITY PROTECTION COVERAGE**

Increased Limit Option 1:

CIP Coverage Sublimit	\$25,000	
a. Personal Identity Liability Sublimit	\$25,000	for all personal identity events
b. Administrative Action Sublimit	\$25,000	for all administrative expenses
c. Identity Event Services Sublimit	\$25,000	for all notification costs, crisis expenses and post event services
CIP Retention	\$500	each personal identity event
CIP Additional Premium	\$150	

Increased Limit Option 2:

CIP Coverage Sublimit	\$50,000	
a. Personal Identity Liability Sublimit	\$50,000	for all personal identity events
b. Administrative Action Sublimit	\$50,000	for all administrative expenses
c. Identity Event Services Sublimit	\$50,000	for all notification costs, crisis expenses and post event services
CIP Retention	\$500	each personal identity event
CIP Additional Premium	\$300	

Increased Limit Option 3:

CIP Coverage Sublimit	\$100,000	
a. Personal Identity Liability Sublimit	\$100,000	for all personal identity events
b. Administrative Action Sublimit	\$100,000	for all administrative expenses
c. Identity Event Services Sublimit	\$100,000	for all notification costs, crisis expenses and post event services
CIP Retention	\$500	each personal identity event
CIP Additional Premium	\$600	

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